

Emergency Medicare FAQs

How can I contact my Medicare drug plan?

Generally, you can find your plan's contact information on your plan membership card. Or, you can get your plan's contact information from a <u>Personalized Search (under General Search)</u>, or <u>search by plan name</u>. You can also call the Louisiana Senior Health Insurance Information Program office at 1-800-259-5300.

I had to evacuate from my home and was not able to take my medications. How do I get medications?

If you have a Medicare Prescription Drug Plan (Part D) and you have been displaced from your residence:

- If you're not able to go to your usual <u>network</u> pharmacy to replace your prescription drugs, contact your Medicare drug plan to find another network pharmacy nearby.
- Contact your Medicare drug plan if you had to leave your home without your drugs, or your drugs have been damaged or lost because of the emergency or disaster. They can help you find another network pharmacy.
- If you can't reasonably get to a network pharmacy, your plan can help you get drugs during an emergency or disaster at an out-of-network pharmacy. You may pay more for drugs you get at an out-of-network pharmacy.

What will happen if I use an in-network pharmacy?

- You'll be able to move most prescriptions from one network pharmacy to another, and back to your regular pharmacy when the emergency or disaster ends. If you need help finding the closest network pharmacy, contact your Medicare drug plan.
- You'll need to tell the new pharmacy the name of your regular pharmacy and which drugs you need refilled.

What will happen if I use an out-of-network pharmacy?

- Contact your Medicare drug plan for information about their out-of-network rules.
- When you buy your drugs at an out-of-network pharmacy, you'll probably have to pay full cost for the drugs at the time you fill your prescriptions.
- To get a refund from your Medicare drug plan, submit a paper claim. Ask your plan where you should send your claim.
- If you paid full cost for the drugs, save your receipts so you can ask your Medicare drug plan if it'll refund you for your costs. You won't get a refund for the out-of-network cost-sharing amount.

How do I see a doctor or other provider in a disaster or emergency?

<u>Original Medicare</u>: If you have Original Medicare, you may always see any doctor who accepts Medicare. Some rules may change for an emergency or disaster area in certain situations. For example, you may be able to get Medicare-covered services at an airport from a military provider. Call 1-800-MEDICARE (1-800-633-4227) to get more information about seeing doctors during a disaster or emergency.

Medicare Advantage or other Medicare Health Plan: If you have a Medicare Advantage Plan (Part C) or other Medicare health plan, check your plan's website or contact your plan to see what temporary changes to its rules will be made when health plan services get disrupted during an emergency or disaster:

- Your plan will allow you to see certain doctors or go to certain hospitals that accept Medicare patients, even if the doctor or hospital isn't in your plan's network and your health care need isn't an emergency. If you have problems using an out-of-network doctor or provider, contact your plan for help.
- Your plan won't require you to follow your plan's prior authorization rules for out-of-network services.
- If you usually pay more for out-of-network or out-of-area care, your plan will apply the in-network rate during the emergency or disaster period. If your plan agrees to apply the in-network rate and later on you go to an out-of-area or out-of-network provider and pay more for the service, save the receipt and ask your plan to give you a refund for the difference.

You should contact your plan as soon as possible to find out if there are other changes in plan rules. Get your plan's contact information from a Personalized Search (under General Search), or search by plan name. You can also call the Louisiana Senior Health Insurance Information Program Office at 1-800-259-5300.

How do I get additional medication/medical supplies for an extended absence?

If you think you won't be able to return home for a long time, you may want to get an extended-day supply (a 60-to 90-day supply) of your prescription drugs. Ask your Medicare drug plan whether it offers extended-day supplies and which pharmacies you can use to get them. For more information on getting prescription drugs during an emergency or disaster, contact your Medicare drug plan.

I lost my Medicare or Medicare plan membership card in a disaster. How do I replace it?

<u>Original Medicare:</u> If you have Original Medicare and need to replace your lost or damaged <u>Medicare card</u>, visit <u>Social Security</u>, or call 1-800-772-1213. TTY users should call 1-800-325-0778. Also, contact Social Security if you temporarily or permanently change your address.

Medicare Advantage or other Medicare Health Plan: If you have a Medicare Advantage Plan, other Medicare health plan, or a Medicare Prescription Drug Plan, contact your plan to replace a lost or damaged membership card. Get your plan's contact information from a Personalized Search (under General Search), or search by plan name. You can also call 1-800-MEDICARE.



Louisiana Department of Insurance James J. Donelon, Commissioner Phone toll-free: 1-800-259-5300

Website: www.ldi.la.gov